(e) The ceiling of Rs. 1.5 lac is applicable only in case of self occupied property. This ceiling of Rs. 1.5 lac in the case of self occupied property is adequate and no upward revision is required to be made. However, in the case of rented property, the entire interest paid on home loan is already allowed as a deduction. Therefore, there is no case for any further increase in this regard.

Non-installation of container scanner at Chennai Port

325. SHRI A. ELAVARASAN: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that illicit exports of antiques through Chennai Port are happening frequently;

(b) whether it is also a fact that such illicit exports could not be prevented since there is no container scanner at the Chennai Port; and

(c) if so, the reasons for non-installation of container scanner at Chennai Port and steps to be taken by Government to install such scanner to prevent illicit exports atleast in future?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) No, Sir. Illicit exports of antiques through Chennai Port are not happening frequently. Only two cases have been noticed during the entire period of 2008-09 and one case during 2009-10.

(b) No, Sir. However, container scanner will be useful to identify concealed metal objects and the antiquity nature can be ascertained only on physical verification and examination by the Archeological Survey of India.

(c) A project is already underway to install one fixed X-Ray Container Scanner and one Gamma Ray Container Scanner at Chennai Port.

Per capita indebtedness

†326. SHRI LALIT KISHORE CHATURVEDI: Will the Minister of FINANCE be pleased to state:

(a) the status of per capita indebtedness during the last three- decades in the country, State-wise;

(b) the details of short term and long term debts and State-wise overdue balance of both the categories out of the above;

(c) the details of amount taken from financial institutions, rural money lenders and private sources and the status of their being overdue; and

(d) the present ratio of per capita indebtedness and per capita income of indebted people and how much has this decreased or increased in the last decade?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) and (b) The details of per capita rural indebtedness during the last three decades in the country, State-wise, is given in the Statement-I (*See* below).

†Original notice of the question was received in Hindi.

(c) The details of per 1000 rupees distribution of outstanding loan, taken by farmer households in different States from different sources of loans, including financial institutions, rural money lenders and private sources, as given in National Sample Survey (59th Round) Report on Indebtedness of farmer household, is given in the Statement-II (*See* below).

(d) State-wise ratio of per capita indebtedness to per capita income of indebted people, as reported by National Sample Survey Organisation, is given in the Statement-III.

Statement-I

Average loan Amount per rural Household by Major States, 1971-1991

(as on 30th June)

	Name of State	1971*	1981*	1991	2003@
1	Andhra Pradesh	637	934	2,731	23,965
2	Assam	177	50	343	813
3	Bihar	288	202	645	4,476
4	Jharkhand				2,205
5	Gujarat	930	848	1,925	15,526
6	Haryana	921	962	5,090	26,007
7	Himachal Pradesh	573	353	1,435	9,618
8	Jammu & Kashmir	356	251	1,443	1,903
9	Karnataka	731	1,249	2,762	18,135
10	Kerala	366	951	3,688	33,907
11	Madhya Pradesh	395	568	1,860	14,218
12	Chhattisgarh				4,122
13	Maharashtra	591	848	2,521	16,973
14	Orissa	163	346	1,158	5,871
15	Punjab	1039	1,499	5,596	41,576
16	Rajasthan	893	1,157	3,891	18,372
17	Tamil Nadu	705	1,009	2,580	23,963
18	Uttar Pradesh	343	448	1,581	7,425
19	Uttaranchal				1,108
20	West Bengal	188	297	1,589	5,237
	All-India	487	653	2,116	12,585

Note: Debt includes cash loans & current liabilities

*: Relate only to outstanding cash dues payable.

@ per farmer household

Source: All India Debt and Investment Survey

Statement-II

Per 1000 rupees distribution of outstanding loan taken by farmer households in different States

State	Sources of Loan								
	Govt.	Co-op. society	Bank	Agri./ pro-fessional money lender	Trader	Relatives & friends	Doctor, lawyer etc.	Others	All
1	2	3	4	5	6	7	8	9	10
Andhra Pradesh	10	104	200	534	48	53	9	41	1000
Arunachal Pradesh	61	0	208	0	159	507	0	65	1000
Assam	70	27	278	155	120	247	5	99	1000
Bihar	22	25	370	328	11	128	12	106	1000
Chhattisgarh	13	206	505	130	42	63	7	35	1000
Gujarat	5	418	272	65	44	177	9	10	1000
Haryana	11	239	426	241	31	34	15	4	1000
Himachal Pradesh	61	116	476	72	55	170	1	49	1000
J&K	131	2	543	11	155	153	0	2	1000
Jharkhand	39	45	557	190	17	136	4	12	1000
Karnataka	19	169	501	200	19	68	4	21	1000
Kerala	49	283	491	74	17	66	10	9	1000
MP	19	169	381	226	90	101	5	8	1000
Maharashtra	12	485	341	68	8	59	3	24	1000
Manipur	15	0	167	329	40	401	0	49	1000
Meghalaya	60	0	0	128	3	809	0	0	1000
Mizoram	243	31	499	0	33	193	0	0	1000
Nagaland	75	77	536	3	153	155	0	0	1000
Orissa	130	181	437	148	8	84	1	10	1000
Punjab	19	176	284	363	82	63	6	7	1000
Rajasthan	13	59	270	365	192	69	18	14	1000
Sikkim	348	0	230	73	221	67	0	61	1000

1	2	3	4	5	6	7	8	9	10
Tamil Nadu	20	233	281	397	4	52	1	11	1000
Tripura	164	28	605	20	39	119	0	25	1000
UP	24	67	512	191	29	138	19	20	1000
Uttaranchal	315	48	398	59	17	149	0	14	1000
West Bengal	103	192	285	130	107	154	7	23	1000
Group of UTs	307	147	136	103	61	245	0	1	1000
All India	25	196	356	257	52	85	9	21	1000
Estimated Number (00)	14769	114785	117100	125000	53902	77602	7181	14605	434242
Sample Number	992	5844	6296	6919	3018	4528	345	872	23935

Statement-III

State-wise ratio of per capita indebtedness to per capita income of indebted people

States	Average annual income (Rs.) per farmer household	Average amount of outstanding loans in Rs. per farmer household	Ratio (%)
1	2	3	4
Andhra Pradesh	19,608	23,965	122
Arunachal Pradesh	89,460	493	0.55
Assam	37,932	813	2.14
Bihar	21,720	4,476	20.60
Chhattisgarh	19,416	4,122	21.23
Gujarat	32,208	15,526	48.21
Haryana	34,584	26,007	75.20
Himachal Pradesh	39,708	9,618	24.22
Jammu & Kashmir	65,856	1,903	2.89
Jharkhand	24,828	2,205	8.88
Karnataka	31,392	18,135	57.76
Kerala	48,048	33,907	70.56
Madhya Pradesh	17,160	14,218	82.86
Maharashtra	29,556	16,973	57.42

1	2	3	4
Manipur	32,892	2,269	6.90
Meghalaya	53,952	72	0.13
Mizoram	58,344	1,876	3.21
Nagaland	43,080	1,030	2.39
Orissa	12,744	5,871	46.06
Punjab	59,520	41,576	69.85
Rajasthan	17,976	18,372	102.20
Sikkim	39,096	2,053	5.25
Tamil Nadu	24,864	23,963	96.38
Tripura	20,904	2,977	14.24
Uttar Pradesh	19,596	7,425	37.90
Uttaranchal	40,212	1,108	2.76
West Bengal	24,948	5,237	20.99
Groups of UTs	38,820	10,931	28.16
All India	25,380	12,585	49.59

SOURCE: Situation Assessment Survey of Farmers, 2005, NSSO Report No.497 & 498.

Difficulties in tax collection

327. SHRI V. HANUMANTHA RAO: Will the Minister of FINANCE be pleased to state:

(a) whether there has been difficulties in tax collection and direct tax mop up growth slow down by 13.21 per cent to Rs.2.47 lakh crore;

(b) whether during 2008-09 Government had estimated Rs.1 lakh crores of the target but tax collection till January, 2009 have risen at a mere 13.21 per cent to Rs.2,47,396 cores as against Rs.2,18,536 crores collected a year ago;

(c) if so, what were main reasons and what are the steps taken to improve the position; and

(d) if so, to what extent it has affected the economy?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) The collection of Direct Tax up to the period of January, 2009 was Rs 2,47,396 Crores at a growth rate of 13.21% over corresponding figure of last year. The Budget estimate and Revised estimate of Direct Tax collections during 2008-09 were Rs 3,65,000 Crores and Rs 3,45,000 Crores respectively.

(c) and (d) In 2008-09 up to the first half, the collection was growing at a growth rate of 32.54% over the corresponding collection during the previous year. However, the global slow down